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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/628,034	07/24/2003	Melanie Dunn	60655.0900	3352

20322 7590 12/15/2004

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EXAMINER


HAMILTON, LALITA M

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 12/15/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	10/628,034	DUNN ET AL.	
	Examiner	Art Unit	
	Lalita M Hamilton	3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 30 September 2004.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-21 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-21 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Summary

On August 26, 2004, an Office Action was sent to the Applicant rejecting claims 1-11. On September 30, 2004, the Applicant responded by amending claims 1-11 and adding new claims 12-21.

Drawings

The objection set forth in the previous Office Action has been withdrawn.

Specification

The objection set forth in the previous Office Action has been withdrawn.

Claim Rejections - 35 USC § 101

The rejections set forth in the previous Office Action has been withdrawn.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claims 1-21 are rejected under 35 U.S.C. 102(b) as being anticipated by Blagg (US 2002/0198806).

Blagg discloses a method and corresponding system and machine-readable medium for linking accounts and accessing and modifying usage parameters comprising facilitating the administration of a subsidiary account within a database contained within a host computer, receiving at said host computer a request to establish

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a subsidiary account, said request identifying a parent account, said parent account being a financial account, said parent account having a parent spending power, establishing at said host computer a said subsidiary account, said subsidiary account having a subsidiary spending capacity linked to said parent spending power, wherein said subsidiary account is configured to consume at least part of said spending capacity to facilitate payment for a transaction, reducing at said host computer said parent spending power by an amount less than said subsidiary spending capacity, and establishing at said host computer at least one spending limit configured to affect said spending capacity (p.6, lines 59-62; p.7, line 73 to p.8, line 77; p.9, line 87 to p.10, line 93; and p.11, line 106 to p.12, line 110); establishing said spending limit is based upon a maximum transaction amount allowed per transaction (p.6, lines 59-62; p.7, line 73 to p.8, line 77; p.9, line 87 to p.10, line 93; and p.11, line 106 to p.12, line 110); establishing said spending limit is based upon a maximum transaction amount allowed per day (p.6, lines 59-62; p.7, line 73 to p.8, line 77; p.9, line 87 to p.10, line 93; and p.11, line 106 to p.12, line 110); establishing said spending limit is based upon a maximum transaction amount allowed during a predetermined time period (p.6, lines 59-62; p.7, line 73 to p.8, line 77; p.9, line 87 to p.10, line 93; and p.11, line 106 to p.12, line 110); establishing said spending limit is based upon a maximum transaction amount allowed at a particular merchant (p.6, lines 59-62; p.7, line 73 to p.8, line 77; p.9, line 87 to p.10, line 93; and p.11, line 106 to p.12, line 110); establishing said spending limit is based upon a maximum transaction amount allowed at a particular chain of merchants (p.6, lines 59-62; p.7, line 73 to p.8, line 77; p.9, line 87 to p.10, line 93; and p.11, line

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106 to p.12, line 110); establishing said spending is based upon a minimum transaction amount allowed at a particular industry type (p.6, lines 59-62; p.7, line 73 to p.8, line 77; p.9, line 87 to p.10, line 93; and p.11, line 106 to p.12, line 110); establishing said spending limit is based upon a maximum transaction amount allowed in accordance with a predetermined rate of change over time (p.6, lines 59-62; p.7, line 73 to p.8, line 77; p.9, line 87 to p.10, line 93; and p.11, line 106 to p.12, line 110); receiving said request receiving said request via a means for communication selected from the group consisting of a telephone, a pager, a computer, a digital communications device, a television, a personal digital assistant, and a facsimile machine (p.6, lines 59-62; p.7, line 73 to p.8, line 77; p.9, line 87 to p.10, line 93; and p.11, line 106 to p.12, line 110); monitoring spending activity facilitated by at least one of a said parent card account and said subsidiary account and modifying at least one of said parent spending power and said subsidiary spending capacity based at least in part on said spending activity (p.6, lines 59-62; p.7, line 73 to p.8, line 77; p.9, line 87 to p.10, line 93; and p.11, line 106 to p.12, line 110); and an account administrator module in communication with a transaction administrator module, a settler module and a statement generator module, wherein the said account administrator module is configured to receive a request from a parent having a parent account facilitating the establishment of one or more subsidiary accounts said subsidiary accounts including a subsidiary spending capacity, establish at least one spending limit in said parent account, and affect said spending limit by an amount less than said subsidiary spending capacity, wherein the said transaction administrator module configured to facilitate transactions, decreasing said subsidiary

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spending capacity, wherein the said settler module is configured to facilitate providing a settling payment to a merchant, and wherein the said statement generator module configured to facilitate generating a parent account statement (p.6, lines 59-62; p.7, line 73 to p.8, line 77; p.9, line 87 to p.10, line 93; and p.11, line 106 to p.12, line 110).

Response to Arguments

Applicant's arguments with respect to amended claims 1-11 and new claims 12-21 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M Hamilton whose telephone number is (703) 306-5715. The examiner can normally be reached on Tuesday-Thursday (8:30-4:30).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (703) 308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



LMH



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